

Certificate Number: 03088-PAM-DE-036843879

Bankruptcy Case Number: 22-01535



03088-PAM-DE-036843879

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on September 20, 2022, at 9:58 o'clock AM CDT, Ruica L Thomas-Gilliam completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: September 20, 2022 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor